

In re HITESHRI PATELCase No. 20-17880 (KCF)Reporting Period: 10/6/2020 - 11/5/2020**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 20 days after end of month

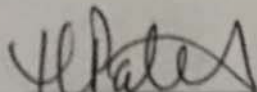
Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Expiration Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Cash disbursements journals		X	
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire		X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
Signature of Debtor

Date

11-18-2020

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: HITESHRI PATEL  
Debtor

Case No. 20-17880 (KCF)  
Reporting Period 10/6/2020 - 11/5/2020

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	6,674.34	\$ -
<b>RECEIPTS</b>		
Wages (Net)	3,404.53	12,703.00
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	4,657.12	25,268.34
<b>Total Receipts</b>	8,061.65	37,971.34
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS</b>		
Mortgage Payment(s)	4,657.12	20,245.54
Rental Payment(s)		
Other Secured Note Payments		
Utilities	90.88	1,450.21
Insurance	0.00	3,813.64
Auto Expense	0.00	66.03
Lease Payments		
IRA Contributions		
Repairs and Maintenance	0.00	309.16
Medical Expenses		
Household Expenses	84.04	636.83
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	0.00	45.98
Gifts		
Other (attach schedule)		
<b>Total Ordinary Disbursements</b>	4,832.04	26,567.39
<b>REORGANIZATION ITEMS</b>		
Professional Fees	0.00	1,500.00
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	0.00	\$ 1,500.00
<b>Total Disbursements (Ordinary + Reorganization)</b>	4,832.04	\$ 28,067.39
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	3,229.61	\$ 9,903.95
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	9,903.95	\$ 9,903.95

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**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>			
Bank Transfer		0.00	4,100.00
Unemployment Benefits		0.00	11,522.00
Refund of previously paid Professional Fees		0.00	2,075.00
Mortgage obligation on jointly owned property		4,657.12	7,571.34
<b>Other Taxes</b>			
<b>Other Ordinary Disbursements</b>			
<b>Other Reorganization Expenses</b>			

In re HITESHRI PATEL  
Debtor

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### DISBURSEMENT JOURNAL

#### CASH DISBURSEMENTS

Date	Payee	Purpose	Amount
Total Cash Disbursements			\$ -

#### BANK ACCOUNT DISBURSEMENTS - Amboy Bank 9835

Date	Payee	Purpose	Amount	Check #
9/29/2020	M&T Mortgage	Mortgage	\$ 3,200.00	eft
10/1/2020	Flagstar Bank	Mortgage	1,457.12	eft
10/8/2020	Bhavani Farmers	Household	8.68	eft
10/8/2020	Rt 9 Farmers Market	Household	9.70	eft
10/30/2020	Optimum	Utilities	90.88	eft
11/2/2020	Costco	Household	65.66	eft
Total Bank Account Disbursements			\$ 4,832.04	

Total Disbursements for the Month	\$ 4,832.04
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In re HITESHRI PATEL  
Debtor

Case No. 20-17880 (KCF)  
Reporting Period: 10/6/2020 - 11/5/2020

### DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		X
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		X
10	Are any amounts owed to post petition creditors delinquent?		X
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X



HITESHRI PATEL

## AMBOY BANK - BANK REC

10/6/2020 - 11/5/2020

Bank: Amboy Bank

Bank Acct #: 9835

Balance per Bank \$ 9,903.95

Add: Deposit in Transit -

Less: Outstanding checks -

Adjusted Bank Balance \$ 9,903.95

Beginning Balance per debtors' books \$ 6,674.34

Add: Cash Receipts 8,061.65

Less: Cash Disbursements (4,832.04)

Ending Balance per debtors' books 9,903.95

Adjustments:

Add:


Less:


Adjusted Cash Balance - Debtors' books \$ 9,903.95


Outstanding checks:


Date	Number	Payee	Amount
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\$ -

 For customer service  
or current rates  
call: 732-591-2530

 Write to:  
Amboy Bank  
3590 U. S. Highway 9  
Old Bridge, NJ 08857

 Visit us at  
[www.amboybank.com](http://www.amboybank.com)

 Amboy 24  
(Telephone Banking)  
call 1-877-24AMBOY

**HITESHRI PATEL**  
**DEBTOR IN POSSESSION**  
**223 GORDONS CORNER ROAD**  
**MARLBORO NJ 07746-1257**

### Annual Food Drive

**We will be collecting for local food banks  
throughout the month of November.  
Drop off your donations at your local branch.  
to win a fun giveaway**

## Free Personal Check Account

Account number

9835

### Account Balance Summary

Beginning Balance on 10-05	\$6,674.34
Deposits and other credits (+)	\$3,404.53
Withdrawals, checks and other debits (-)	\$174.92
Ending Balance on 11-05	\$9,903.95

### Deposits and Other Credits

Date	Description	Amount	Date	Description	Amount
10-15	769077613081 ANY UNIVERSITY RADIO DIRECT DEP	1,721.47	10-29	550054770116 ANY UNIVERSITY RADIO DIRECT DEP	1,683.06

### Withdrawals and Other Debits

Date	Description	Amount	Date	Description	Amount
10-08	0036 - BHAVANI FARMERS PARLIN NJ 00009847 000036	8.68	10-30	13067502 OPTIMUM 7864 CABLE PMNT	90.88
10-08	70077 - RT 9 FARMERS MAR SOUTH AMBOY NJ 78882530 070077	9.70	11-02	62907 - COSTCO WHSE #109 Morganville NJ 99109313 062907	65.66

STATEMENT CREATION DATE: 10/30/20  
 STATEMENT PERIOD: 10/01/20 - 10/30/20  
 STATEMENT TYPE: Statement of Financial Condition

10/30/20  
 10/30/20  
 10/30/20

- Pay by web bank
- Pay by phone
- Customer Service
- Monday - Friday 9:00am - 5:00pm
- Saturday 9:00am - 12:00pm

### Bankruptcy Messages

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy. We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you are a debtor in bankruptcy, please send all correspondence related to Flagstar Bank, Attention: Bankruptcy, 1701 Corporate Drive, Suite 400, Fort Worth, TX 76104. If you are a discharged debtor, please send all correspondence related to Flagstar Bank, Attention: Bankruptcy, 1701 Corporate Drive, Suite 400, Fort Worth, TX 76104.

### Review Home Loan Activity

#### Account Information

Property Address	714 S HALLIDAY ST
Original Loan Amount	\$434,777.50
Current Balance	\$7,264.43
Original Interest Rate	5.500%
Prepayment Penalty	No

#### Explanation of Post-Petition Amount Due

Principal	\$831.98
Interest	\$1,340.56
Escrow	\$741.69
Regular Monthly Payment	\$2,914.23
Total Fees and Charges	\$750.00
<b>Total</b>	<b>\$3,664.23</b>

Payment Breakdown	Last Payment	Paid year to date
Principal	\$829.42	\$8,180.40
Interest	\$1,343.12	\$13,545.00
Escrow	\$741.69	\$8,109.61
Total Fees	\$0.00	\$35.00
<b>Total</b>	<b>\$2,914.23</b>	<b>\$29,950.01</b>
Taxes		\$4,035.00
Insurance		\$887.19
<b>Total</b>		<b>\$4,917.21</b>

Equal Housing Lender Member FDIC Page 1 of 2

(Detach and return the bottom portion with payment. Retain the top portion for your records.)



HIMANSHU PATEL  
 HITESHRI PATEL

Flagstar Bank  
 PO Box 660263  
 Dallas, TX 75266-0263

Loan Number 02 Due Date 12/01/20 Total Amount Due \$3,664.23

Additional Principal  
 Additional Escrow (if applicable)  
 Total Fees (includes late charges)  
 Total Advances  
 Additional Payment(s)  
 Total Amount Enclosed

82944039662310005674960007484230





RETURN SERVICE ONLY  
Please do not send mail to this address  
P.O. Box 619063  
Dallas, TX 75261-9063

6-750-83181-0000175-001-000-000-000-000

HIMANSHU K PATEL  
HITESHRI H PATEL  
223 GORDONS CORNER RD  
MARLBORO NJ 07746-1257

Statement Date: 10/16/20

Account Number: 2130  
Payment Date: 11/01/20  
Payment Amount: \$6,337.10

### Contact Us

General Customer Service: 1-800-724-2224  
 Automated Service: 7:30am - 9:00pm EST Mon - Fri  
8:00am - 5:00pm EST Sat  
 Representatives Available: 8:30am - 7:00pm EST Mon - Fri  
 Fax Payoff Requests: 1-888-409-2853  
Fax All Other Customer Service Requests: 1-888-409-4642  
Property Tax Questions: 1-888-406-0949  
Flood and Homeowners Insurance Questions: 1-888-882-1847  
 Correspondence Address:  
PO BOX 1288  
BUFFALO, NY 14240-1288  
www.mtb.com

### Bankruptcy Message

Our records show that either you are a debtor in a bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us at:  
M&T Bank  
Attn: Customer Asset Management  
P.O. Box 6155  
Buffalo, NY 14240-5155

### Account Information

Property Address: 223 GORDONS CORNER RD  
MARLBORO TWP NJ 07746  
Outstanding Principal: \$280,945.04  
Interest Rate: 4.125%

### Explanation of Payment Amount

Principal: \$3,651.79  
Interest: +\$965.75  
Escrow (tax/insurance): +\$1,719.56  
Regular Monthly Payment: \$6,337.10  
Total Payment Amount: \$6,337.10

### Transaction Activity

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Optional Products	Subsidy	Unapplied Funds	Fees
09/29/20	Partial Payment Received	\$6,400.00						\$6,400.00	
09/29/20	Payment		\$3,639.28	\$978.26	\$1,719.56			-\$6,337.10	
10/16/20	County Tax Disbursement				-\$5,115.67				

### Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$3,639.28	\$33,359.23
Interest	\$978.26	\$9,262.25
Escrow (Taxes & Insurance)	\$1,719.56	\$15,389.82
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)	\$62.90	\$62.90
<b>Total</b>	<b>\$6,400.00</b>	<b>\$58,074.20</b>

### Important Messages

Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. Once M&T receives funds equal to a full monthly payment, we will apply those funds to your mortgage account.



i2130

HIMANSHU K PATEL  
HITESHRI H PATEL

Make check payable to M&T Bank.

M & T BANK  
PO BOX 62182  
BALTIMORE MD 21264-2182

If you are currently a party in a bankruptcy case and you choose to make a voluntary payment, detach and return bottom remittance portion with your payment. Make any checks payable to M&T Bank.

### PAYMENT AMOUNT

Payment Date: 11/01/20  
Payment Amount: \$6,337.10

Please designate how you want us to apply any additional funds.

Additional Principal \$

Additional Escrow \$

Unpaid Late Charges \$

Other (Must specify) \$

Total Amount Enclosed \$

Account information is easy to access through M&T Bank's Automated Phone Service by calling 716-626-7010 or 1-800-724-2224. Please have your loan number and the first five (5) digits of your Social Security Number to access this convenient service. Automated information is available Monday - Friday, 7:30 a.m. to 9:00 p.m. and Saturday from 8:00 a.m. to 5:00 p.m., Eastern Time. The following information is available to you:

- Principal Balance
- Payment Information
- Year-end Information
- Special Services
- Interest Rate
- Escrow Information
- Mailing/Fax Information

Visit our Website at [www.mtb.com](http://www.mtb.com). Account information is easy to access and available virtually 24 hours, seven days a week.

#### ADDITIONAL INFORMATION

- Payments received after the statement date are not reflected on this statement.
- Do not send correspondence or cash with your payment.
- It is important to use the coupon and envelope provided since both contain encoding that will help ensure prompt and accurate posting of payments.
- Please designate how you want additional funds to be applied, we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied in the following order: escrow advances, late charges, NSF fees, payment shortages, all other fees and/or Principal. If you prefer additional funds be applied in a different manner please be sure to designate how you want the funds applied.
- Your payment is credited on the day it is received at our payment center, not the day it is postmarked. Account payments made at an M&T Branch, made in United States Funds, whether made in cash or by check or money order, and received after the cutoff for that specific location, may be processed the following business day. Payments made at an M&T banking branch may not be credited the same day. Payments are not accepted at M&T mortgage origination offices.
- **Reporting of Account Information to Credit Bureaus.** We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. For borrowers who have filed for bankruptcy protection under Title 11 of the United States Code, we will only report information relating to the status of your bankruptcy proceeding. If you think that M&T has reported inaccurate information to a credit bureau, you may submit a dispute online with the credit bureau or write to us at M&T Bank, P.O. Box 900, Millsboro, DE 19966.
- Please direct any complaints and inquiries to M&T Bank by referencing the information listed in the "Contact Us" section. You have the right to file complaints about M&T Bank and obtain further information by calling the New York State Department of Financial Services' Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov). M&T Bank is exempt from the NY DFS Superintendent's mortgage loan servicer registration requirements.
- We are required by New York State to inform you that we utilize third-party providers to complete services for your accounts on our behalf. These services require that we provide information to these third-parties, which will not be shared with any other third-parties. M&T Bank remains responsible for all actions taken by the third-party providers that we utilize for these purposes.
- To locate a HUD approved counseling agency please call: 1-800-569-4287 or visit <http://www.hud.gov>
- **Important Tax Information:** Please allow at least 2 business days prior to year end to ensure proper credit to your account for income tax purposes in the current year.
- If you are in bankruptcy or received a bankruptcy discharge of debt, this communication is not an attempt to collect a debt against you personally, but strictly for informational purposes only.

#### ERROR RESOLUTION AND INFORMATION REQUESTS MUST BE MAILED TO:

M&T Bank  
P.O. Box 62986  
Baltimore, MD 21264-2986

#### OTHER IMPORTANT ADDRESSES

Payments:	Correspondence:	Overnight Mail:	Insurance:	Taxes:
P.O. Box 62182 Baltimore, MD 21264-2182	P.O. Box 1288 Buffalo, NY 14240-1288	1 Fountain Plaza, 7th Floor Buffalo, NY 14203	P.O. Box 5738 Springfield, OH 45501-5738	P.O. Box 23628 Rochester, NY 14692

#### HOMEOWNERS INSURANCE / PROPERTY TAX INFORMATION

- **Insurance Requirements:** The terms of your loan require that you maintain homeowners insurance coverage the amount of which must be at least equal to the lesser of the full replacement cost coverage amount or your current loan amount. We suggest that you consult your insurance company to determine these coverage amounts.
- Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA.
- In the event we determine that the property is not adequately insured, we will purchase, at your expense, a force placed policy to protect our interest. This insurance is more costly and may provide less coverage than your original policy.
- **Mortgagee Clause:** To protect our mutual interests, the mortgagee clause of your policy must include the following: M&T Bank, its Successors and/or Assigns, Mortgage loan# \_\_\_\_\_, P.O. Box 5738, Springfield, OH 45501-5738.
- **Renewal Policies and Invoices:** For accounts with insurance in escrow, policies or invoices are due in our office thirty (30) days prior to expiration of the existing policy. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at [www.mycoverageinfo.com](http://www.mycoverageinfo.com) and referencing PIN # MT738. You may also mail or fax a copy of the declaration page to our office (fax #937-525-4125).
- **Damaged Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-888-882-1858 so that we may guide you through this process.
- **Loans with Tax Escrow:** If your property taxes are paid from an escrow account with us, and you receive a tax bill, please forward the bill immediately to the following address: M&T Bank, P.O. Box 23628, Rochester, NY 14692. Please be sure to write your loan number on the bill. It is no longer necessary to forward paid tax receipts on non-escrow accounts. For property tax related questions please call 1-866-406-0949 (Fax # 1-817-826-0675).

#### IMPORTANT INFORMATION FOR SERVICEMEMBERS

Pursuant to the Servicemembers Civil Relief Act you & your dependents may be eligible for certain benefits and/or protections. For further information please contact our SCRA Servicing Team by phone 8:30am-5pm (EST) Monday-Friday, Toll Free at 1-855-350-SCRA (7272), or at 1-302-934-4872, by email at [scraservicing@mtb.com](mailto:scraservicing@mtb.com), or by mail at PO Box 900, Millsboro, DE 19966.

750-x34107-0320 CH7

#### HAS YOUR ADDRESS OR ANY OTHER INFORMATION CHANGED?

IF SO, PLEASE COMPLETE THIS FORM AND CHECK THE ☐ BOX ON THE REVERSE SIDE

MAILING ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

BORROWER HOME PHONE \_\_\_\_\_ BORROWER BUSINESS PHONE \_\_\_\_\_

NAME (Please Print) \_\_\_\_\_ NAME (Please Print) \_\_\_\_\_

BORROWER SIGNATURE \_\_\_\_\_

CO-BORROWER SIGNATURE \_\_\_\_\_